

Information to identify the case:

Debtor 1	<u>Alisa Gorham</u>	Social Security number or ITIN	xxx-xx-8269
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-13052-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alisa Gorham
aka Alisa Garham

5/19/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alisa Gorham
 Debtor

Case No. 17-13052-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 56

Date Rcvd: May 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2017.

db
 516650117 +Alisa Gorham, 128A Amherst Street, East Orange, NJ 07018-5600
 +Amherst Street Town Home Homeowners, Association, 124 Amherst Street,
 East Orange, NJ 07018-2616
 516650121 +Broader Credit & Collection Services, 140 Mountain Avenue, Po Box 226,
 Springfield, NJ 07081-0226
 516650122 +Buckley Madole PC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 516650134 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Exxon Mobile, PO Box 6530, Des Moines, IA 50361-0001)
 516650142 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713)
 516650126 +Chase, PO Box 35480, Newark, NJ 07193-5480
 516650128 +Citibak/Office Depot, Citicorp Credit Srvc/Centralized Bankrup, Pob 790040,
 St Louis, MO 63179-0040
 516650130 +Comcast of New Jersey, 800 Rahway Avenue, Union, NJ 07083-6652
 516650132 +Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
 516650133 +East Orange General Hospital, 300 Central Avenue, East Orange, NJ 07018-2897
 516650140 +JTM Capital Management, 210 John Glenn Drive #3, Buffalo, NY 14228-2213
 516650143 +Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 516650145 +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
 516650147 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516650149 Northstar Location Services LLC, 4285 Genesee Street, Buffalo, NY 14225-1943
 516650150 +Palisades Collection, PO Box 1244, Englewood Cliffs, NJ 07632-0244
 516650154 +Saint Barnabas Medical Center, PO Box 8500 Lock Box 9741, Philadelphia, PA 19178-8500
 516650157 Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
 516650158 +Services Credit Union, 3003 Lafayette Road, Portsmouth, NH 03801-5904
 516650159 +Shop NBC, 4811 Nashville Road, Bowling Green, KY 42101-7544
 516650163 +St Michael's Medical Center, PO Box 18518, Newark, NJ 07192-0001
 516650164 +St Micheals Medical Center, PO Box 18518, Newark, NJ 07192-0001
 516650168 +University Hospital, 150 Bergen Street, Newark, NJ 07103-2406
 516650169 University Hospital, PO Box 3009, Newark, NJ 07103-0009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 19 2017 23:14:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 19 2017 23:14:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516650118 EDI: CINGMIDLAND.COM May 19 2017 22:58:00 AT&T Mobility, PO Box 537104,
 Atlanta, GA 30353-7104
 516650119 EDI: CINGMIDLAND.COM May 19 2017 22:58:00 AT&T Mobility, PO Box 6463,
 Carol Stream, IL 60197-6463
 516650123 +EDI: CAPITALONE.COM May 19 2017 22:48:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 516650124 +E-mail/Text: bankruptcy@caavps.com May 19 2017 23:15:05 Cavalry Portfolio Service,
 500 Summit Lake Drive, Valhalla, NY 10595-2322
 516650125 +E-mail/Text: bankruptcy@caavps.com May 19 2017 23:15:05 Cavalry Portfolio Services,
 Arrn: Bankruptcy Department, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 516650127 +EDI: CHASE.COM May 19 2017 22:58:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 516650129 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com May 19 2017 23:15:26 Comcast,
 Po Box 840, Newark, NJ 07101-0840
 516650131 EDI: WFNNB.COM May 19 2017 22:58:00 Comenity Bank/Victoria Secret, Po Box 18215,
 Columbus, OH 43218
 516650135 +EDI: BLUESTEM May 19 2017 22:58:00 Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820
 516650136 +EDI: RMSC.COM May 19 2017 22:48:00 GE Money Bank, PO Box 103104, Roswell, GA 30076-9104
 516650137 +EDI: HFC.COM May 19 2017 22:48:00 HSBC, PO Box 80084, Salinas, CA 93912-0084
 516650138 +EDI: RMSC.COM May 19 2017 22:48:00 JC Penney, PO Box 965007, Orlando, FL 32896-5007
 516650139 EDI: JEFFERSONCAP.COM May 19 2017 22:59:00 Jefferson Capital Systems, LLC, 16 Mclelland Rd,
 Saint Cloud, MN 56303
 516650141 +EDI: RMSC.COM May 19 2017 22:48:00 Lowes, PO Box 103104, Roswell, GA 30076-9104
 516650144 +EDI: MID8.COM May 19 2017 22:58:00 Midland Credit Management, 8875 Aero Drive Suite 200,
 San Diego, CA 92123-2255
 516650146 +EDI: MID8.COM May 19 2017 22:58:00 Midland Funding LLC, PO Box 60578,
 Los Angeles, CA 90060-0578
 516650148 EDI: WFNNB.COM May 19 2017 22:58:00 New York & Co, Po Box 659728,
 San Antonio, TX 78265-9728
 516650151 EDI: PRA.COM May 19 2017 22:58:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 516650152 E-mail/Text: ebn@barnabashealth.org May 19 2017 23:15:11 Saint Barnabas Health,
 PO Box 903, Oceanport, NJ 07757-0903
 516650153 +E-mail/Text: ebn@barnabashealth.org May 19 2017 23:15:11 Saint Barnabas Medical Center,
 94 Old Shorthills Road, Livingston, NJ 07039-5668
 516650155 +EDI: DRIV.COM May 19 2017 22:59:00 Santander Consumer USA, Po Box 961245,
 Ft Worth, TX 76161-0244
 516650156 +EDI: SEARS.COM May 19 2017 22:48:00 Sears, Po Box 20363, Kansas City, MO 64195-0363

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 56

Date Rcvd: May 19, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516650160 +Fax: 516-933-1697 May 19 2017 23:25:17 Slomins Inc, 125 Lauman Lane,
Hicksville, NY 11801-6539
516650161 EDI: SWCR.COM May 19 2017 22:58:00 Southwest Credit,
4120 Internantional Parkway Suite 1100, Carrolllton, TX 75007-1958
516650162 +EDI: SWCR.COM May 19 2017 22:58:00 Southwest Credit Systems,
4120 International Parkway Ste 1100, Carrolllton, TX 75007-1958
516650165 +EDI: WTRRN BANK.COM May 19 2017 22:58:00 Target, PO Box 9475, Minneapolis, MN 55440-9475
516650166 EDI: WTRRN BANK.COM May 19 2017 22:58:00 Target Card Services, PO Box 660170,
Dallas, TX 75266-0170
516650167 EDI: WTRRN BANK.COM May 19 2017 22:58:00 Target National Bank, PO Box 660170,
Dallas, TX 75266-0170
516650170 +EDI: VERIZONEAST.COM May 19 2017 22:59:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516650120 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 19, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nicholas Fitzgerald on behalf of Debtor Alisa Gorham nickfitz.law@gmail.com
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com,
NJ58@ecfcbis.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5